

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION-DETROIT

IN RE: Geoffrey L. Patterson
Heidi Patterson,

CHAPTER 13
CASE NO.11-69629-r
JUDGE Steven W. Rhodes

Debtors,

ORDER CONFIRMING PLAN

The Debtor's Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 U.S.C. §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor's Chapter 13 plan, as last modified, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of William C. Babut, P.C., Attorney for the Debtor(s), shall file a fee application for all fees and costs to be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor shall maintain all policies of insurance on all property of the Debtor and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 U.S.C. §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [*Only provisions checked below apply*]

X The Debtor shall remit 100% of all tax refunds which Debtor received or is entitled to after commencement of the case and shall not alter withholdings without Court approval.

X Claim No. 1-1 filed by Creditor TCF National Bank, a national banking association ("TCF") is secured by a first mortgage lien covering the Debtor's principal residence commonly known as 995 Otney Drive, Jackson, Michigan 49201 ("Property"), which lien shall be retained and TCF shall be paid by the Trustee as a Class Two Continuing Claim in the monthly amount of \$1,318.72 or any future filed escrow change letter and as a Class Four Pre-Petition Arrearage Claim in the amount of \$3,538.57, with interest at the rate of 0% per annum, to be paid in 47 months from confirmation of the plan by monthly payments of \$75.29 each.

X Claim No. 2-1 filed by TCF is secured by a second mortgage lien covering the Property. However, pursuant to the terms and conditions of the Stipulation and Order Determining the Extent of the Second Mortgage Lien held by TCF National Bank entered in Adversary Proceeding Case No. 12-04094, the terms of which are incorporated herein in full, Claim No.2-1 shall be treated as general unsecured claim.

X The Adversary Case #11-06940 has been resolved by stipulation pursuant to the order entered on 12/09/2011 docket #5. The claim of Fifth Third Bank (pacer claim #7-1) shall be treated as a general unsecured claim and all other terms of the order are incorporated herein.

☒ The Debtor's Plan payments shall be increased to \$1972.28 per month effective the 18th day of April, 2012.

X Unsecured creditors shall receive no less than 13% of their duly filed claims.

X Debtors will provide the Trustee with a copy of their 2011 tax return by 4/25/12 and submit the refund to the Trustee by 5/15/12.

APPROVED

Objections Withdrawn

/s/Maria Gotsis
KRISPEN S. CARROLL(P49817)
MARGARET CONTI SCHMIDT (P42945)
MARIA GOTSIS (P67107)
Chapter 13 Trustee
719 Griswold Street
1100 Dime Building
Detroit, MI 48226
313-962-5035
notice@det13ksc.com

/s/ Eric Carmichael
Eric Carmichael (P69851)
For Creditor TCF Bank

Objections Withdrawn

For Creditor:

/s/Donald C. Wilson
Donald C. Wilson (P59433)
William C. Babut, P.C.
Attorney For Debtor
700 Towner Street
Ypsilanti, MI 48198
734-485-7000
pmontgomery@babutlaw.com

Signed on April 24, 2012

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/s/ Steven Rhodes

